AMENDMENTS TO THE CLAIMS

1-64. (canceled)

65. (currently amended) A method to facilitate user interaction with merchant web sites, the method comprising operations of:

    independent of user interaction with merchant web sites, pre-preparing a proxy platform corresponding to a participating merchant web sites by performing operations comprising:

        planning a modified presentation of the each participating merchant web site including one or changes to functionality of the web site;

        generating rules to fill-in purchase checkout forms of the each participating merchant web site with data from users' cyber wallets accessible to the proxy platform;

    responsive to a user's request to view a merchant web site for which a corresponding pre-prepared proxy platform exists, performing operations comprising:

        utilizing the requested web site's proxy platform as an overlay to provide the user with the modified presentation instead of the requested web site;

        responsive to user initiation of a purchase transaction upon the requested web site, the proxy platform automatically retrieving personal data from the user's cyber wallet and entering said retrieved information upon the requested web site in accordance with the rules to complete the initiated purchase transaction.

66. (previously presented) The method of claim 65, the utilizing operation further comprising:

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redirecting user requests to a proxy platform web site instead of the
requested web site.

67. (previously presented) The method of claim 65, wherein the rules include
mapping items of data from the users' cyber wallets to corresponding fields in
the merchants' purchase checkout forms.

68. (previously presented) The method of claim 65, wherein each cyber wallet
includes data pertaining to a user and including at least finance data and
shipping data.

69. (previously presented) The method of claim 65, where:
the modified presentation includes a quick checkout button;
the operation responsive to user initiation of a purchase transaction upon the
requested web site is responsive to user activation of the quick
checkout button.

70. (currently amended) The method of claim 65, the operations further
comprising:
on a predetermined schedule, checking the merchant web page to determine
whether any change has occurred rendering the proxy platform at least
partially invalid;
if so, ~~performing at least one of the following:~~
~~generating an alert;~~
<u>performing operations including</u> re-performing at least one of the
planning and generating operations sufficient to restore the proxy
platform to a valid state.

71. (previously presented) The method of claim 65, where:
the operation of preparing the proxy platform comprises preparing a different
merchant profile for each of multiple merchant web sites, where each

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merchant profile includes the modified presentation and rules applicable to
that merchant;

the utilizing operation comprises utilizing the proxy platform, according to the
merchant profile corresponding to the requested web site, as an overlay to
provide the user with the modified presentation instead of the requested
web site.

72. (previously presented) The method of claim 65, where the rules include:
proxy rules applicable to data transmitted from the merchant web site to the
user;
reqproxy rules applicable to data transmitted by the user to the merchant web
site.

73. (previously presented) The method of claim 65, where the cyber wallets
comprise one or more predetermined data storage sites.

74. (currently amended) A system to facilitate user interaction with merchant
web sites, comprising:
a merchant profile corresponding to a web site, participating merchant
web sites, pre-prepared independent of user interaction with
merchant web sites, the merchant profile comprising:
a modified presentation of the each participating merchant web site
including one or changes to functionality of the web site;
rules to fill-in purchase checkout forms of the each participating
merchant web site with data from users' cyber wallets
accessible to a proxy platform;
a proxy platform programmed to perform operations responsive to a user's
request to view a merchant web site for which a corresponding pre-
prepared merchant profile exists, the operations comprising:

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utilizing the requested web site's proxy platform as an overlay to
provide the user with the modified presentation instead of
the requested web site;

responsive to user initiation of a purchase transaction upon the
requested web site, the proxy platform automatically
retrieving personal data from the user's cyber wallet and
entering said retrieved information upon the requested web
site in accordance with the rules to complete the initiated
purchase transaction.

75. (previously presented) The system of claim 74, the proxy platform
programmed such that the utilizing operation further comprises:
redirecting user requests to a proxy platform web site instead of the
requested web site.

76. (previously presented) The system of claim 74, wherein the rules include
mapping items of data from the users' cyber wallets to corresponding fields in
the merchants' purchase checkout forms.

77. (previously presented) The system of claim 74, further comprising the cyber
wallets, wherein each cyber wallet includes data pertaining to a user and
including at least finance data and shipping data.

78. (previously presented) The system of claim 74, where:
the modified presentation includes a quick checkout button;
the proxy platform is programmed such that user initiation of a purchase
transaction upon the requested web site comprises user activation of
the quick checkout button.

79. (currently amended) The system of claim 74, further comprising an
autotester programmed to perform operations comprising:

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on a predetermined schedule, checking the merchant web page to determine
whether any change has occurred rendering the proxy platform at least
partially invalid;

if so, ~~performing at least one of the following:~~

~~generating an alert;~~

performing operations including re-performing at least one of the
planning and generating operations sufficient to restore the proxy
platform to a valid state.

80. (previously presented) The system of claim 74, where:

the system includes multiple merchant profiles, each pertaining to a different
merchant web site;

the proxy platform is programmed such that the utilizing operation comprises
utilizing the proxy platform, according to the merchant profile
corresponding to the requested web site, as an overlay to provide the user
with the modified presentation instead of the requested web site.

81. (previously presented) The system of claim 74, where the rules include:

proxy rules applicable to data transmitted from the merchant web site to the
user;

reqproxy rules applicable to data transmitted by the user to the merchant web
site.

82. (previously presented) The system of claim 74, further comprising the cyber
wallets, where the cyber wallets comprise one or more predetermined data
storage sites.

83. (currently amended) A system to facilitate user interaction with merchant
web sites, comprising:

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merchant profile means corresponding to a web site, participating
merchant web sites, pre-prepared independent of user interaction
with merchant web sites, the merchant profile means comprising:
means for modified presentation of the each participating merchant
web site including one or changes to functionality of the web
site;
rules means for filling-in purchase checkout forms of the each
participating merchant web site with data from users' cyber
wallets accessible to a proxy platform;
proxy platform means for performing operations responsive to a user's
request to view a merchant web site for which a corresponding pre-
prepared merchant profile exists, comprising:
means for utilizing the requested web site's proxy platform as an
overlay to provide the user with the modified presentation
instead of the requested web site;
means responsive to user initiation of a purchase transaction upon
the requested web site for automatically retrieving personal
data from the user's cyber wallet and entering said retrieved
information upon the requested web site in accordance with
the rules to complete the initiated purchase transaction.
84. (new) A method to facilitate user interaction with merchant web sites, the
method comprising operations of:
independent of user interaction with merchant web sites, performing
operations comprising:
constructing a proxy platform corresponding to multiple merchant
web sites by performing operations comprising: (1) planning
a modified presentation of each merchant web site including
one or changes to functionality of the merchant web site, (2)
pre-configuring rules to fill-in purchase checkout forms of
each merchant web site with data from users' cyber wallets
accessible to the proxy platform;

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maintaining the proxy platform by performing operations
comprising: (1) on a repeating schedule, reviewing the
merchant web pages to determine whether any changes
have occurred rendering the proxy platform at least partially
invalid, (2) if so, repeating the constructing operation for the
merchant web site upon which the changes have occurred;

receiving users' requests to view merchant web sites;

for each request, determining whether a proxy platform corresponding to
the requested merchant web site has been constructed, and only if
so, responding to the request by performing operations comprising:

utilizing the requested web site's proxy platform as an overlay to
provide the requesting user with the modified presentation
instead of the requested web site;

responsive to user initiation of a purchase transaction upon the
requested web site, the proxy platform automatically
retrieving personal data from said user's cyber wallet and
entering said retrieved information upon the requested web
site in accordance with the pre-configured rules to complete
the initiated purchase transaction.

85. (new) The method of claim 84, where the proxy platform is operated by an
online services provider having various subscribers, and the operations
further comprise the Internet services provider rendering services of the proxy
platform exclusively to said subscribers.

86. (new) The method of claim 84, where the proxy platform is operated by an
online services provider having various subscribers, and the operations
further comprise: in addition to operating the proxy platform, the online
services provider operating the cyber wallets.

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